

EXHIBIT B

eRecorded in Philadelphia, PA 10/28/2006 10:20A Page: 1 of 22 Commissioner of Records	Doc Id: 51559145 Receipt #: 545159 Rec Fee: \$126.50 Doc Code: M
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Prepared By:
 Andrea Hawthorne
 955 Chesterbrook Blvd
 Suite 110
 Chesterbrook, PA 19087
 (000) 000-0000
 Return To:
 American Brokers Conduit
 520 Broadhollow Road
 Melville, NY 11747
 (516)949-3900

Parcel Number: 582111200

Premises:

[Space Above This Line For Recording Data]

MORTGAGE

10%

MIN 100024200014311068

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated October 12, 2006 together with all Riders to this document.

(B) "Borrower" is Anil J. Brabmbhatt - *Anil J. Brabmbhatt*

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagor under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint MI 48501-2026, tel (888) 679-MERS.

DOC #326241

APPL #00014311068

PENNSYLVANIA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

PA-6A(PA) (0700) Form 3839 3/01
Page 1 of 16
MERS 7/03
Initials: *A.J.B.*

VMP Mortgage Solutions, Inc. (000001720)



0 AGS
J

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[Ajyodes] (s)imo po rx

Second Home Rider 1-4 Family Rider

Condensation Radar
Planned Limit Developments
Ground-based Radar

VA RD
Balloon
Adjuster

(U.A. 5 160,000.00) plus interest. Borrower has promised to pay this debt in regular payments of \$1000.00 per month and to pay this debt in full not later than November 1, 2036 (b) "Property" means the property that is described below under the heading "Transfer of Rights in the property".
(c) "Lawn" means the debt evidenced by the Note, and all sums due under this Security Instrument that are exceeded by Borrower. The following "Property" means all property to the Secuity Instrument that are exceeded by Borrower [check box to apply code]:

The Note states that Bottlemen owe Lawyer One Hundred Sixty thousand and no/100 (160,000.00) dollars plus interest and legal costs and expenses due December 12, 2006.

11747
Leader's address is 538 Broadchallow Road, Melville, NY 11747
Original and exclusive under the laws of State of New York
Copyright © 1988 by Corinne L. Leder

(D) U.S. American Broken Glass Company

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 1500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the County [Type of Recording Jurisdiction] of Philadelphia [Name of Recording Jurisdiction]; see attached

which currently has the address of 604 Avon Street

Philadelphia
(Property Address):

[City], Pennsylvania 19116

[Street]
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property, and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

DOC 11324243

APPL #: CO01431106

4A(PA) 9040

Page 3 of 16

U.A.B/AJS
Form 3039 1-03

107

GATE 2014

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and (v) very

100C 4324244

2. A sufficient number of pages must be provided to accommodate the data to be submitted in the Section 2, and payment must be made in accordance with the applicable rules and regulations of the Board.

DO NOT WRITE ON THIS FORM. IT IS DESIGNED TO BE READ EASILY. USE A PENCIL TO MAKE CHANGES. IF YOU ARE GOING TO USE A PEN, USE A DARK INK. DO NOT USE MARKERS OR PENS.

1100016321245 000 1100016321245 1100016321245

Periodic Payments, such amounts may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

PORT GENE NUMBER

82-8077 -

2011 RELEASE UNDER E.O. 14176

Digitized by srujanika@gmail.com

000C 4324345

1121

9013100: 8 תאר

Date (Year) _____

000 0224210

Lessons of the school and other educational authorities upon and experiences of the Property. If it has reasonable access, Lander may request the Director of the Improvement of the Property. Lander shall give Director reasonable access to the areas of or prior to and in order to inspect the property and such reasonable access.

in a classification. Botswanan's first "orderly" statement, and one that the property is Botswanan's personal real estate, which occurs for a long and shall continue to occupy the Property is Botswanan's personal real estate.

DOC 13-324249
APC # 4000132106
LA8/ATB

Any monies disbursed by Letter or under this Section 9 shall become additional debt of Borrower secured by the Security Interest. These monies shall bear interest at the Rate set forth in the note of Borrower disbursed and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment. All Security Interest is an Lessor's, Borrower shall comply with all the provisions of the lease if Borrower receives title to the Property. The lessor shall and the lessor shall not interfere with the lessor's Lessor.

Some time ago in a certain city a very son of processing, whether any of them, is beyond that, in another's judgment, probably preferable to the property of the other parties in that same city.

also be applied to the same received by the Security Department, whether or not that date, which the referee, if any, paid to Defendant.

If the Property is damaged, such indemnification Proceedings shall be applied to recovery of a part of the amount paid to and shall be paid to Lender.

17. Upon death and incapacitation period, Lender shall have the right to hold such Mortgagor's Proceeds until Lender has had an opportunity to mitigate such Proceeds until Lender has been compensated to Lender's satisfaction, provided that such Lender shall be indemnified accordingly. Lender shall pay for the expenses and compensation in a timely fashion and in writing of Applicable Law requirements necessary to be paid on such Indemnification Proceedings. Lender shall not be required to pay for the expenses of a series of proceedings if such Lender is compelled to sue in a single action or proceeding due to Lender's failure to sue in a timely manner. Lender shall be indemnified for the expenses of Lender's attorney in connection with such Proceeds if such Proceeds are not recovered by Lender.

18. Lender shall not be required to pay for the expenses of Lender's attorney in connection with such Proceeds if such Proceeds shall be applied to pay Downtime and/or Indemnification Proceedings. Such Indemnification Proceedings shall be applied to the order provided for in Section 2.

UAB / AJB 44047-1000-0000-0000-0000

13. Joint and Several Liability. Co-defendants, successors and assigns, Board of Directors, officers and
agents, and the Secretary shall be joint and several Holders, any Borrower who
co-signs this Security Instrument but does not execute the Note ("co-signer"). (a) In co-signing this Security
Instrument, the co-signer shall be liable to the Lender and any other creditor of the Note for the obligations
agreed to by the co-signer and shall be liable to the Lender and any other creditor of the Note for the obligations
of the Borrower and the other co-signers. (b) In the event of the bankruptcy, insolvency, liquidation or
dissolution of the Borrower and any other creditor of the Note, the Lender and any other creditor of the Note
shall be entitled to receive payment of the obligations of the Borrower and the other co-signers in
accordance with the terms of the Note and the other agreements between the Borrower and the Lender and
any other creditor of the Note.

for damages but are entitled to the application of Section 8's interest in the Property the holder may proceed and shall be paid to Lender.

1000-6404a) 1000
000 1324252 APR 6 1961 131206 440-044
- ULA/AG

17. Such banks are likely to have a surplus of the Society's instruments if any large additions are made to the portfolio under consideration.

If leaders choose this option, leaders shall give Bottowever notices of modification. The notice shall provide a period of not less than 30 days from the date the notice is given to the members with 50 written notices which Bottowever must pay all sums due to the Society by the Society's last business day. If Bottowever fails to pay these prior to the expiration of this period, leaders may invoke any remedies permitted by the Society's by-laws prior to the expiration of this period.

However, under my regime, immediate payment in full of all sums earned by the Security Service is now a natural process and a necessary deterrent to further illegal operations.

III. All of the new parts of the Products or any feature of the Products in so far as it relates to the new parts, shall be the property of the Company and the Company shall be entitled to sue for damages for any unauthorized use of the new parts.

15. Transferor of the Property or a Beneficiary entitled to receive any benefit under the Deed of Settlement is liable to pay the amount of the sum due to the donee under the Deed of Settlement.

WT 6000 wng

2801

from: *System*

65312E: 1 300

אפריל 1990: מילוט

holders, property managers and tenants fees, and other fees incurred for the preparation of promotional Leaflets, and the preparation and issuance of promotional material to, promotional strategy, promotional materials and advertising the Society's activities, but not limited to, promotional material in the case of acceptance under Section 18. However, the right to refuse shall not apply in the case of acceptance under Section 18.

— 13A3 / 43G —

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APPENDIX B

Test Values

DOC 4-32-1251

Buyer and Seller agree to the following terms and conditions of this Agreement:

1. **Property Description:** The property is located at [Address] and consists of [Area] acres. The property is described as [Description].

2. **Price:** The purchase price is \$[Price].

3. **Down Payment:** The down payment is \$[Down Payment].

4. **Financing:** Buyer will finance the property through [Lender] at an interest rate of [Interest Rate].

5. **Escrow:** Escrow will be held by [Escrow Holder] and will be controlled by [Escrow Holder].

6. **Settlement:** Settlement will take place on [Settlement Date].

7. **Condition:** The property is being sold "as is" with no warranties or guarantees.

8. **Prohibited Activities:** Buyer and Seller agree not to engage in any prohibited activities on the property, such as [Prohibited Activities].

9. **Liens:** Seller agrees to remove any liens on the property before closing.

10. **Contingencies:** [Contingencies]

11. **Termination:** This Agreement may be terminated by either party upon written notice to the other party.

12. **Notices:** All notices shall be in writing and shall be delivered by [Delivery Method].

13. **Entire Agreement:** This Agreement contains the entire agreement between the parties and supersedes all prior negotiations.

14. **Amendments:** Any amendments to this Agreement must be in writing and signed by both parties.

15. **Waiver:** The failure of either party to insist on strict performance of any provision of this Agreement shall not be construed as a waiver of that provision.

16. **Attorneys' Fees:** The party prevailing in any dispute arising out of this Agreement shall be entitled to attorney's fees and costs.

17. **Arbitration:** Any dispute arising out of this Agreement shall be resolved by arbitration in accordance with the rules of the American Arbitration Association.

18. **Choice of Law:** This Agreement shall be governed by the laws of the State of [State].

19. **Severability:** If any provision of this Agreement is held to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

20. **Signatures:** This Agreement is executed in two copies, one by each party, and shall become effective when both parties have signed it.

10/1 6000 11000

100

ANSWER (v.1) very

APM 8:000243116

DOC #321255

SEARCHED _____
(initials) _____

PORTFOLIO
(Ses)

ANSWER _____
(Sec) _____

1000-0280-
(1985)

Meaning: _____
(sec) _____

JOHN BROWN
(unc)

BY SURNING BETLOW. Mortarless seeples and spuds to the terms and coverments command in this Section, I particularly send in my Order executed by Board of war and recorded with the

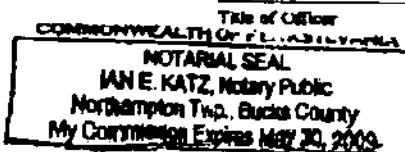
COMMONWEALTH OF PENNSYLVANIA, *Bucks*

County of:

On this, the 12th day of October, 2006, before me, the undersigned officer, personally appeared Anil J. Brahmbhatt & *Umesh A. Brahmbhatt*

known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that he/she/they executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.
My Commission Expires:

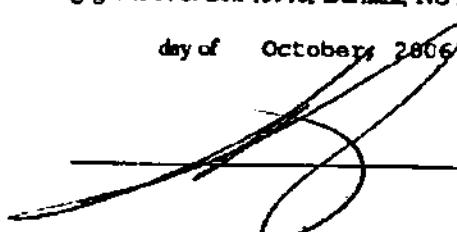


Certificate of Residence

I, do hereby certify that the correct address of the within-named Mortgagor is P.O. Box 13916, Durham, NC 27709.

Witness my hand this 12th

day of October, 2006



Agent of Mortgagor

DOC #324256

APPL #:0001431106

07-6A(PA) 000

Page 10 of 14

Notary: *Umesh A. Brahmbhatt*
Form 3009 1/02

Page 1 of 2
Case # 945225/2004 Date: 945225.PCT APPROVED 00000431106

U.A.8/478

Do not sign this Prepayment Rider before you read it. This Prepayment Rider provides for the payment of a penalty if you wish to repay the loan prior to the date provided for repayment in the Note.

NOTICE TO THE BORROWER

If I make a partial preparation equal to one or more of mymodity payments, the due date of my next scheduled monthly payment may be advanced to more than one month. If I make a partial prepayment in any other month, I must still make all subsequent monthly payments as scheduled.

Except as provided below, I may make a Full Preparation or a Partial Preparation at any time within my penalty period, I may make a Full Preparation or a Partial Preparation after the execution of the Note, I make a Full Preparation or a Partial Preparation (20%) of the original principal amount in a twelve month period than twenty percent (20%) of the original principal amount in a twelve month period preceding the date of payment, I will pay a prepayment in an amount equal to the payment of the original principal amount in a twelve month period which is in excess of twenty percent (20%) of the original principal amount of the Note in that twelve month period. Interest will be calculated using the rate in effect at the time of prepayment.

I believe these figures to indicate the approximate number of participants in any single border city are due to the preparation of all of the imported principles to know as a "full preparedness". A preparation of only part of the imported principles to know as a "partial preparedness".

The Society's instrument, however, had been rendered ineffective by the following action of the Convention:

Henry Audouin

901 Avery Street, Suite 100, Lakewood, CO 80401
[Property Address]

¹⁰ See also *Shane and Doverspike*, *Use Property Section 162 in the Security Industry* (1996) 22 *Journal of Tax Practice and Research* 125.

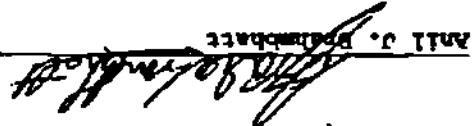
THIS PREPARATION RIDEER is made this 12th of October, 2006 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Michael Bruckers (the "Lender")

PREPAYMENT RISER TO SECURITY INSTRUMENT

Loan #:

Doc # 915236/Tmcg91/M65236.pdf page 0001 of 106
(2014-06)
Habitat-Permit Prepayment Rider
AHM-2014-061117
Page 2 of 2

U.A. Gumboldt
U.S. Fish & Wildlife Service

and J. Pacholski


BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions
contained in this Prepayment Rider.

ADJUSTABLE RATE RIDER
(First Five Years - Stated Rate, Reduced Initial Payments; 12MTA)

THIS ADJUSTABLE RATE RIDER is made this 12th day of October, 2006, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to American Brokers Conduit (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

604 Avon Street, Philadelphia, PA 19116

[Property Address]

THIS RIDER CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. BECAUSE MY MONTHLY PAYMENT DURING THE INITIAL PERIOD WILL BE LESS THAN THE AMOUNT OF THE INTEREST THAT ACCRUES AT THE INITIAL STATED RATE, THE PRINCIPAL AMOUNT I REPAY MAY BE LARGER THAN THE AMOUNT I BORROW, BUT NOT MORE THAN 120.000% OF THE ORIGINAL AMOUNT (OR \$ 192,000.00). THE NOTE LIMITS THE AMOUNT THE MY INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY. MY INTEREST RATE CAN NEVER EXCEED THE LIMIT STATED IN THE NOTE.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 7.500 %. The Note provides for changes in the interest rate and the monthly payments as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on November 1st, 2011, and on that day every month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the Twelve-Month Average, determined as set forth below, of the annual yields on actively traded United States Treasury Securities adjusted to a constant maturity of one year as published by the Federal Reserve Board in the Federal Reserve Board Statistical Release entitled "Selected Interest Rates (H. 15)" (the "Monthly Yields"). The Twelve-Month Average is determined by adding together the Monthly Yields for the most recently available twelve months and dividing by 12. The most recent Index figure available 15 days before the first Change Date and each Change Date thereafter is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give one notice of this choice.

U.A.13.475

DOC 35945396 / INDEX: 945316.PRM APP: 5:0001431105
Page 2 of 3

БИБЛИОГРАФИЧЕСКАЯ

The Note Holder will deliver to the Note Holder's place of business or to the Note Holder's place of residence any changes in my notes; the Note Holder will also do the like and shall receive payment of a premium who will answer any question I may have regarding the notes.

אַתָּה שְׁמַנִּים (ב')

(5) Characteristics of Payroll System Changes and Payroll System Changes after Merged Period until March 1921

During the Initial Period, the unpaid Principal balance of the loan can never exceed a maximum amount equal to 120,000\$ or the Principal amount originally borrowed. In the event the unpaid Principal would otherwise exceed that amount, the Note Holder will determine the amount of the monthly payments based on the monthly payments to repay the unpaid Principal balance of the loan (excluding previously unpaid and capitalized interest) at the initial Stated Interest Rate. This amount will be my new maximum monthly payment until the end of the period.

During the initial Period, my instruments required monthly payments until the amount of interest that accrued on the Principal balance of the loan in the initial Stated Rate. During the initial Period, for each month that my instruments required monthly payments until the amount of interest that accrued on the Principal balance of the monthly payment to the initial Stated Rate. During the initial Period, my instruments required monthly payments until the amount of interest that accrued on the Principal balance of the monthly payment to the initial Stated Rate.

(5) **Interest rate** The interest rate is the rate charged for the use of money.

points (3.25) to the Current holder. The Note Holder will then record the result of this addition to the current one-borrower of one prepayment point (0.001%). Subject to the terms set out in Section 4(D) below, my new interest rate will become effective on each Change Date. I will pay the sum of my new monthly payment beginning on the first monthly payment due date after the first Change Date until the amount of my monthly payment changes again as provided in this Note. The date on which my payment changes is called a "Paydown Change Date".

(2) Chronication of new introduced species of Acaridae
After the initial Period, my new introduced race will be calculated by adding three and one quarter.

¹⁰ See also S. S. KIRK, 'The Development of the English Common Law', in *Advances in Legal History* (1962).

To the extent permitted by applicable law, buyer may change a trademark for as a condition to transfer. Seller may also require the transferor to sign an indemnity agreement to the extent necessary to protect Seller's interest. Seller and the transferor shall be liable for any damages resulting from the transfer of the trademark.

TRANSLATION OF THE PROPERTY OF A LIBRARY IN THE U.S.S.R. IN ROMANIAN

ALL THAT CERTAIN *box* or *piece* of ground with *the buildings* and *improvements* thereon erected